



Express Mail No. EV 367777894 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Grandcolas, et al.  
Application No. : 09/671,424  
Filed : September 27, 2000  
For : **SYSTEM AND METHOD FOR  
DELIVERING FINANCIAL SERVICES**  
Examiner : Shih, S.  
Art Unit : 3624

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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Amendment and Remarks;  
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TOTAL	36	50	0	\$18	\$ 0
Ind. Cls.	4	3	1	\$86	\$86
Multiple Dependent Claim Added.....					NO
TOTAL					\$86

The Commissioner is hereby authorized to charge any deficiency to Deposit Account Number 50-1458. A duplicate of this transmittal is attached for that purpose.

Respectfully submitted,

Date: 4/28/04  
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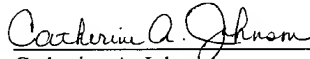
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September 27, 2000

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Catherine A. Johnson



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6p3624

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For:

GRANDCOLAS, Michael L. et al.  
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**SYSTEM AND METHOD FOR  
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Shih, Sally  
3624

Examiner:  
Group Art Unit:

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P.O. Box 1450  
Alexandria VA 22313-1450

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**AMENDMENT AND REMARKS**

Sir:

This Amendment is filed in response to the Office Action mailed January 28, 2004. Please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

04/30/2004 SSESHE1 00000062 09671424 86.00 0P  
01 FC:1201